This policy brief summarizes the evidence in three areas—increasing returns to education for women, removing institutional constraints, and increasing household incomes—and draws some policy conclusions.

Why Keep Girls in School?
Gender gaps in education have closed in almost all countries, especially at the primary level. Despite the overall progress, primary and secondary school enrollments remain much lower for girls than for boys in many Sub-Saharan African countries and parts of South Asia (UNESCO 2015). In many cases, removing a single barrier—increasing returns to education for women, removing institutional constraints, and increasing household incomes—has been sufficient to make significant gains (World Bank 2011).

Increasing Returns to Education for Women
Policies that increase the availability of safe jobs requiring some skills, disseminate information about the availability and returns from these jobs, and increase the number of role models for young females can increase investments in schooling without government assistance.

Households may decide not to invest in girls’ schooling either because they correctly perceive low returns or because they have incomplete information about job opportunities for women and returns to schooling. Recent evidence suggests that school enrollment can rise significantly without subsidies or financial assistance when jobs and information become available.

In Bangladesh and India, the availability of white-collar jobs requiring skills such as English, computers, math, and literacy significantly increased school enrollment (Heath and Mobarak 2015; Munshi and Rosenzweig 2006; Oster and Steinberg 2013). The gender effects depend on the type of jobs and how they are advertised, but they are generally localized, indicating that lack of information may be a constraint. When job recruiters conducted information sessions for women only and advertised the jobs as for women with a secondary education, parents’ investments in their daughters’ schooling rose substantially: there were increases in school enrollment, particularly in English and computer courses, delays in marriage and childbearing, and even increases in the body mass index of girls 5–15 years of age (Jensen 2012).

Sometimes, lack of information about the returns to education can be a barrier. For example, providing statistics about the distribution of jobs by education level and the mean earnings of 25-year-old males and females in Madagascar (Nguyen 2008) or information about higher returns to schooling for high school graduates in the Dominican Republic (Jensen 2010) led to higher school attendance, attainment, and test scores. Such barriers can combine with norms and aspirations to lower schooling investments. In the Dominican Republic, girls were reluctant to estimate future earnings because they thought they would...
never work. In India, after a third of the villages were randomly assigned to have female “pradhans”, the gender gap in school enrollment disappeared and the aspirations of girls and their parents rose in villages with female leaders for two consecutive terms (Beaman et al. 2012).

Removing Institutional Constraints
Building schools within villages or providing safe transportation, creating girls’ schools, and constructing schools with girl-friendly amenities are effective ways of reducing the gender gap in enrollment, attendance, and test scores. This section discusses policies that can change the direct, indirect, and opportunity costs of schooling (World Bank 2011).

The launch of universal (free) primary education initiatives across Sub-Saharan Africa caused massive jumps in enrollment, allowing girls to close the enrollment gap with boys at the primary level, as in a large-scale tuition-waiver program for secondary schools in The Gambia (Blimpo, Gajigo, and Pugatch 2015). However, the evidence from elsewhere is mixed (Glewwe and Muralidharan 2015), with similar policies in China and South Africa showing little to no success (Borkum 2012; Yi et al. 2014). Eliminating fees in the public sector may increase access among the poor but also shift children from better-off families into private schools, which generally perform better than public schools even when they are low cost (Adelman and Holland 2015; Bold et al. 2011; Bold, Kimenyi, and Sandefur 2013; Lucas and Mbiti 2012). Governments can also decide to subsidize school supplies. For example, a low-cost program in Kenya that provided school uniforms to sixth graders lowered dropout and increased attainment among boys and girls (Duflo, Dupas, and Kremer forthcoming). Providing merit-based scholarships has also shown promise in increasing attendance, enrollment, and test scores in the short and longer run (Kremer, Miguel, and Thornton 2009; Friedman et al. 2011). However, provision of textbooks did not lead to any improvements in schooling, other than among the strongest students (Glewwe, Kremer, and Moulin 2009). Similarly, a recent review found no consistent effects of providing other pedagogical materials or facilities, such as flip charts or libraries (Glewwe and Muralidharan 2015).

Building new “girl-friendly schools” is a highly effective means of increasing access to schooling and reducing gender gaps in enrollment and test scores, whether it is by building schools within villages (Bурde and Linden 2013; Jacoby and Mansuri 2011; Kazianga et al. 2013), building girls’ secondary schools (Andrabi, Das, and Khwaja 2013), building schools with girl-friendly amenities (Kazianga et al. 2013), or providing safe transportation for girls (Muralidharan and Prakash 2014).

Finally, many factors compete for girls’ time in developing countries, increasing the opportunity cost of schooling both in absolute terms and relative to boys. For example, adolescent girls are responsible for collecting water in many countries, and reducing distance to the water source or providing piped-in water would significantly reduce the enrollment gap between boys and girls in a diverse array of countries (World Bank 2011). Similarly, caring for younger siblings competes with school time, and opening community daycare centers can increase school attendance among girls 10–15 years old (Martinez, Naudeau, and Pereira 2012). Child labor is the main alternative to school attendance in many countries, especially in Latin America and South Asia. Higher wages increase child labor, especially for boys, but banning child labor may lower child wages, making child labor more attractive (Bharadwaj, Lakdawala, and Li 2013). Finally, young women who delay marriage can suffer costs in the marriage market in the form of higher dowry prices or lower-quality husbands (Field and Ambrus 2008). Programs that provide incentives to prevent teen marriages can improve school attainment and test scores (Bakhthiar 2014; Glennerster, Field, and Sayeed 2007).

Increasing Household Incomes
Conditional cash transfer (CCT) programs can improve school attainment, delay marriage, and lower (desired) fertility, but such programs need to weigh the implied trade-offs and consider key parameters, such as targeting, conditions, as well as the duration and timing of payments for cost-effectiveness. CCTs are popular because they reduce current poverty by providing income support to poor families and reduce future poverty by encouraging families to invest in children’s health and education (box 1). CCTs decrease the opportunity cost of schooling by tying payments to school participation of school-age children. If the problem is poverty or credit constraints, unconditional cash transfers (UCTs) would suffice. However, when the problems are intractable or the solutions are too costly to implement, CCTs can be a reasonable “second-best” alternative. A very large base of evidence shows that CCTs protect educational investments in children (Fiszbein and Schady 2009).
The evidence presented here has important implications for the design of cash transfer programs targeted to adolescent girls:

1. **Financial or credit constraints may not always be of first-order importance—even in very poor countries.** Improving the quality of schooling, making safe and well-paying jobs more available for women, and changing norms and aspirations may be more important than relaxing credit constraints.

2. **Targeting can substantially improve cost-effectiveness.** Using household characteristics to predict school dropout would improve cost-effectiveness.

3. **CCT programs need to start early and continue until the end of middle or secondary school.** Such programs produce more durable effects on both human capital accumulation and poverty reduction (Gertler, Martinez, and Rubio-Codina 2012).

4. **The choice between CCT and UCT programs may be a false dichotomy.** Unconditional grants can be given to all poor households, topped up by transfers conditional on, for example, school attendance, completing certain grades, and obtaining certificates. Given the large effects of UCTs in delaying marriage and pregnancy, governments can offer CCTs to young children and switch to UCTs once students reach childbearing age (or complete a certain grade level).

5. **Finally, governments can experiment with the timing and frequency of transfers.** For example, lump-sum (or balloon) payments that are conditional and delivered at the time of school reenrollment can be more effective than uniform monthly cash transfers, particularly for children who are most at risk (Barrera-Osorio et al. 2011).

**Conclusions**

The evidence presented here has important implications for the design of cash transfer programs targeted to adolescent girls:

**References**


